

**Information to identify the case:**

Debtor 1	<u>Alfonso Made</u>	Social Security number or ITIN	xxx-xx-0669
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-16246-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfonso Made

12/18/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alfonso Made  
Debtor(s)

Case No. 16-16246-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 18, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db	+ Alfonso Made, 131 Lake Street, Englewood, NJ 07631-4923
cr	+ FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518633853	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518633854	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Federal Home Loan Mortgage Corporation, 84119-3284
516096334	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
516326563	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516096339	+ United Collection Bureau, Inc, Attn: Chase Bank USA, N.A., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
516096340	+ United Collection Bureau, Inc., Attn: Chase Bank, N.A., 5620 Southwyck Bld, Suite 206, Toledo, OH 43614-1501
516096341	+ United Recover Systems, Inc., POB 4043, Concord, CA 94524-4043

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 18 2020 21:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 18 2020 21:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516096326	+ EDI: AMEREXPR.COM	Dec 19 2020 02:08:00	American Express, POB 1270, Newark, NJ 07101-1270
516272465	EDI: BECKLEE.COM	Dec 19 2020 02:08:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516096328	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	CBNA, POB 6283, Sioux Falls, SD 57117-6283
516096327	+ Email/Text: cms-bk@cms-collect.com	Dec 18 2020 21:52:00	Capital Management Services, LP, Attn: Barclays Bank Delaware, 698 1/2 Ogden Street, Buffalo, NY 14206-2317
516096330	+ Email/Text: bknotice@ercbpo.com	Dec 18 2020 21:53:00	ERC, Attn: Barclays Bank Delaware, POB 23870, Jacksonville, FL 32241-3870
516096331	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Home Depot Credit Services, POB 9001010, Louisville, KY 40290-1010
516096332	EDI: JPMORGANCHASE	Dec 19 2020 02:08:00	JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219
516323301	EDI: JPMORGANCHASE	Dec 19 2020 02:08:00	JPMorgan Chase Bank, N.A., National Payment Services, Mail Code OH4-7164, PO Box 24785, Columbus, OH 43224-0785
516096329	EDI: JPMORGANCHASE	Dec 19 2020 02:08:00	Chase Mortgage, POB 24696, Columbus, OH 43224
516096333	+ EDI: LTDFINANCIAL.COM	Dec 19 2020 02:08:00	LTD Financial Services, LLP, Attn: The Home

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			Depot, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
516191680	+ EDI: MID8.COM	Dec 19 2020 02:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516096336	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates, LLC, Attn: Citibank, N.A., POB 12914, Norfolk, VA 23541
516328271	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516328731	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516329151	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
516327789	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516327833	EDI: PRA.COM	Dec 19 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
516096335	+ EDI: PRA.COM	Dec 19 2020 02:08:00	Portfoliio Recovery Associates, LLC, Attn: SYNCB/PC Richard, POB 12914, Norfolk, VA 23541-0914
516096337	+ EDI: RMSC.COM	Dec 19 2020 02:08:00	Syncb/Tjx Cos DC, POB 965005, Orlando, FL 32896-5005
516096338	EDI: TFSR.COM	Dec 19 2020 02:08:00	Toyota Motor Credit Corp, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516096342	+ EDI: URSI.COM	Dec 19 2020 02:08:00	United Recovery Systems, Attn: Best Buy Private Label, POB 722929, Houston, TX 77272-2929
516096343	+ Email/Text: edinkel@vikingservice.com	Dec 18 2020 21:54:00	Viking Client Services, Attn: Citibank, N.A., 7500 Office Ridge Cir#100, Eden Prairie, MN 55344-3783

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

District/off: 0312-2

User: admin

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Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor JPMORGAN CHASE BANK N.A. bankruptcy@fskslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ronald I. LeVine	on behalf of Debtor Alfonso Made ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Tammy L. Terrell	on behalf of Creditor JPMORGAN CHASE BANK N.A. bankruptcy@fskslaw.com

TOTAL: 5